

Claims

What is claimed is:

1. A method for controlling payments to third-party entities, comprising:
receiving payment information in electronic form from at least one customer accounting system,
the payment information comprising a plurality of amounts to be paid to a plurality of
third-party entities;
analyzing the payment information to identify at least a subset of the third-party entities to pay
through credit transactions; and
initiating electronic credit transactions through a credit card processing system to make credit
payments to the subset of third-party entities.
2. The method of claim 1, wherein the credit transactions are based upon credit provided to an
entity other than a customer.
3. The method of claim 1, wherein the payment information comprises a plurality of different
electronic payment information files from a plurality of different customers.
4. The method of claim 3, further comprising prior to initiating electronic credit payments,
aggregating payments to at least one third-party entity common to a plurality of the electronic payment
information files.
5. The method of claim 3, wherein the electronic payment information files utilize different data
formats, and further comprising converting the electronic payment information files into a common data
format.
6. The method of claim 1, further comprising storing information related to a plurality of third-party
entities, the information including an identification of payment mechanisms through which the third-
party entities will accept payment.
7. The method of claim 6, further comprising utilizing the stored information in the analyzing step
to help determine the subset of third-party entities to pay through credit transactions.

8. The method of claim 1, wherein the initiating step comprises a credit holder initiating an electronic credit transaction through the credit card processing system.
9. The method of claim 1, wherein the initiating step comprises a payee initiating an electronic credit transaction through the credit card processing system.
10. The method of claim 1, wherein the receiving step further comprises receiving payment scheduling information from at least one customer.
11. The method of claim 1, further comprising initiating non-credit payments for third-party entities not within the subset of third-party entities for which credit transactions were initiated.
12. A system for controlling payments to third-party entities, comprising:
 - a receiving module configured to receive electronic payment information from at least one customer accounting system, the electronic payment information comprising a plurality of amounts to be paid to a plurality of third-party entities;
 - a payment analysis module coupled to the receiving module, the payment analysis module being configured to identify a subset of third-party entities to pay through credit transactions;
 - and
 - a payment module configured to initiate electronic credit transactions through a credit card processing system to make credit payments to the subset of third-party entities.
13. The system of claim 12, wherein the credit transactions are based upon credit provided to an entity other than a customer.
14. The system of claim 12, wherein the payment information comprises a plurality of different electronic payment information files from a plurality of different customers.
15. The system of claim 14, wherein the payment analysis module is further configured to aggregate payments to at least one third-party common to a plurality of the electronic payment information files.

16. The system of claim 14, wherein the electronic payment information files utilize different data formats, and wherein the receiving module further comprises a data parser configured to convert the electronic payment information files into a common data format.

17. The system of claim 12, further comprising a database system configured to store information related to a plurality of third-party entities, the information including information related to payment mechanisms that are acceptable to the third-party entities.

18. The system of claim 17, wherein the payment analysis module is further configured to utilize the stored information to help determine the subset of third-party entities to pay through credit transactions.

19. The system of claim 12, further comprising a schedule module configured to manage timing of payments to third-party entities.

20. The system of claim 12, wherein the payment module is configured to initiate an electronic credit transaction through the credit card processing system as a credit holder initiated credit transaction.

21. The system of claim 12, wherein the payment module is configured to initiate an electronic credit transaction through the credit card processing system as a payee initiated credit transaction.

22. The system of claim 12, wherein the payment module is further configured to make non-credit payments for third-party entities not within the subset of third-party entities for which credit payments were initiated.